



December 18, 2009

Ms. Deborah S. Mace
Making Home Affordable- Compliance
Compliance Director
8000 Jones Branch Drive
McLean, VA 22102

**RE: Response to CitiMortgage, Inc. and HAMP Servicer No. 902959181 Management
Compliance Review Visit – August 24, 2009, Report Date November 10, 2009**

Dear Ms. Mace:

We received your letter dated November, 17, 2009 regarding conclusions and observations from the Management Compliance review visit. Management appreciates the opportunity to respond to the observations identified in the HAMP Servicer letter and has begun to implement corrective action plans to address each noted observation where applicable.

(b)(4), (b)(8)

A large, solid black rectangular box redacting the majority of the letter's content, starting below the first paragraph and extending nearly to the bottom of the page.



Brian McWhorter
Director, Real Estate Lending Default Operations
CitiMortgage, Inc.

cc:
Steve Hemperly
William Seipp
Pam Thomason



December 23, 2010

Wendy Dutton
Making Home Affordable (MHA) – Compliance
8000 Jones Branch Drive
McLean, VA 22101

Subject: Special Incentives Review – Loan Level Observations and Remediation


Dear Ms. Dutton:

The management of CitiMortgage, Inc. ("CMI") is in receipt of the Loan Level Observations and Remediation document that was issued in response to the Special Incentives Review performed in August 2010. (b)(4), (b)(8)

(b)(4), (b)(8)


A large, solid black rectangular redaction box covers the majority of the page content below the subject line and the opening of the letter.

(b)(4), (b)(8)



Management believes that the above addresses the concerns raised in the Loan Level Observations and Remediation document, but please contact me if you have additional questions.

Sincerely,



Kate Mehrhoff
Director, CHAP Loss Mitigation
CitiMortgage, Inc.



July 9, 2010

Mr. Joshua Abrams
Making Home Affordable- Compliance
Program Director
8000 Jones Branch Drive Mailstop C31
McLean, VA 22102

RE: Response to MHA-C Audit Report dated May 26, 2010

Dear Mr. Abrams:


We are in receipt of your letter dated May 26, 2010, regarding the conclusions from the January 2010 Making Home Affordable Audit and appreciate the opportunity to provide a management response. The responses to the specific observations noted in the report are provided below. In each case we have also noted if documentation supporting our response was provided previously or will be provided as part of this response. (b)(4), (b)(8)

Supporting
documentation for the majority of the items noted were either provided in response to the initial deliverable request for the January review or was provided to the MHA-C staff onsite. In some instances we are providing additional supporting documentation under separate cover and will indicate those items within the response.

(b)(4), (b)(8)



(b)(4), (b)(8)

A large rectangular area of the document is completely blacked out, indicating redacted information. The redaction covers the majority of the upper half of the page.

Thank you for the opportunity to respond and please let me know if you have any other questions.
You can contact me 636-261-8949 or kate.mehrhoff@citi.com

Sincerely,

A handwritten signature in black ink, appearing to read "Kate Mehrhoff". The signature is stylized and fluid.

Kate Mehrhoff
SVP
1000 Technology Drive
O'Fallon, MO 63368

cc:
Brian McWhorter
William Seipp
Mike Stults
Pam Thomason



March 17, 2011

Mr. Joshua Abrams
Making Home Affordable- Compliance
Program Director
8000 Jones Branch Drive Mailstop C31
McLean, VA 22102

RE: Response to MHA-C Exit Report for the full-scope audit conducted from January 13 through February 21, 2011

Dear Mr. Abrams:

We are in receipt of your Exit Report dated February 22, 2011, regarding the results from the January 2011 full-scope audit and appreciate the opportunity to provide a management response. We understand this Exit Report provides a preliminary summary of the results before the Final Report is published.

The responses to the specific observations noted in the report are provided in the attached. In each case, we noted whether we agree or disagree with the observation and what, if applicable, corrective action will be taken. If you have any questions regarding our responses or corrective actions, please contact me at 636-261-8949. Additionally, I can be reached by e-mail at kate.mehrhoff@citi.com.

Sincerely,

A handwritten signature in cursive script that reads "Kate Mehrhoff".

Kate Mehrhoff
CitiMortgage
1000 Technology Drive
O'Fallon, MO 63368